



General Assembly

January Session, 2015

Committee Bill No. 234

LCO No. 3309

03309SB00234INS

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

(INS)

AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR THE PURCHASE OF ASSISTANCE DOGS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (NEW) (*Effective January 1, 2016*) Each individual health insurance policy providing coverage of the type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state, shall provide coverage for the purchase of an assistance dog that is specially trained to assist blind, deaf or mobility impaired persons or persons with a disability that is other than physical, including, but not limited to, anxiety disorders and post-traumatic stress disorder, provided the insured's treating health care provider certifies in writing that such assistance dog is medically necessary. Any such assistance dog shall be purchased from a nonprofit organization that is established for the training of such dogs and is an accredited member of a professional association of guide dog or assistance dog organizations.

Sec. 2. (NEW) (*Effective January 1, 2016*) Each group health insurance policy providing coverage of the type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state, shall provide coverage for the purchase of an assistance dog that is specially trained to assist blind, deaf or mobility impaired persons or persons with a disability that is other than physical, including, but not limited to, anxiety disorders and post-traumatic stress disorder, provided the insured's treating health care provider certifies in writing that such assistance dog is medically necessary. Any such assistance dog shall be purchased from a nonprofit organization that is established for the training of such dogs and is an accredited member of a professional association of guide dog or assistance dog organizations.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>January 1, 2016</i>	New section
Sec. 2	<i>January 1, 2016</i>	New section

Statement of Purpose:

To require health insurance coverage for the purchase of assistance dogs.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: SEN. BARTOLOMEO, 13th Dist.

S.B. 234

My name is John A. Charles. I am in favor of the committee bill S.B. 234. I am a retired Army veteran of Operation Iraqi Freedom, totally disabled for PTSD and Major Depression. The Veterans Administration in August 2012 stopped funding service dogs for veterans with PTSD, claiming a lack of evidence-based research proving that service dogs could mitigate the symptoms of PTSD. The program was suspended until the findings of the government funded research study were complete. Six weeks later Congress defunded the study. I spent the next two years on a waiting list raising funds until last August when I finally received my dog Dozer through a Connecticut-based training organization known as ECAD (Educated Canines Assisting with Disabilities). This exemplary organization bred and trained Dozer from the day he was born to work for persons with disabilities like me. Not only does he retrieve objects I drop, turn on and off lights, brace

when I get up from a sitting position, assist me in going up and down stairs to prevent falling, and prevent me from stepping out in front of oncoming cars when my vision is blurred. Dozer also wakes me up in the middle of a PTSD nightmare. He grounds me to reality when I am having a flashback, sweeps a room when I am terrified of a perceived threat. He keeps strangers from invading my space by blocking. He nudges me when a stranger approaches from behind, averting an over-reactive startle response, and guides me to a safe location when I am overwhelmed by loud noises or crowds before I have a panic attack. All these I just mentioned are primary symptoms of PTSD which Dozer has mitigated for me in the past six months! My depression has subsided, the number of medications I take have decreased from thirteen to eight. My nightmares are fewer. I no longer require benzodiazepines to fall asleep. And I take my meds on time every day because Dozer reminds me when he hears the iPhone alarm go off and tugs the lanyard on my belt until I take them.

I urge insurance companies to cover at least 80% of the cost of a service dog, like they do for prosthetics. I urge them to expect patients to present documented proof of their disabilities, both physical and psychological, signed by their physician. Please weed out fake service dog organizations who fail to meet the standards upheld by ADI (Assistance Dogs International). Exclude applicants who are not registered with the state of CT and do not carry the proper business insurances. As previously stated, I am in favor of the committee bill S.B. 234. Thank you.